

Information to identify the case:

Debtor 1 **Nikki Yuvonne Barrera**

Social Security number or ITIN **xxx-xx-2522**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-31424-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nikki Yuvonne Barrera
aka Nikki Yuvonne Vanco

July 13, 2017

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Nikki Yuvonne Barrera
DebtorCase No. 17-31424-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: manleyc
Form ID: 318Page 1 of 1
Total Noticed: 14

Date Rcvd: Jul 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2017.

db
 13812445 +Nikki Yuvonne Barrera, 5716 Westover Village Dr., Richmond, VA 23225-6042
 13812444 +CASH 2 U, 6100 MIDLOTHIAN TURNPIKE, RICHMOND, VA 23225-5922
 13812440 +CHECK INTO CASH, 7601 W BROAD ST SUITE E, RICHMOND, VA 23294-3641
 13812440 +ELEPHANT INSURANCE, 9950 MAYLAND DR, RICHMOND, VA 23233-1463
 13812443 +FOREST RIDGE, 2665 GRANITE HILL CIR, RICHMOND, VA 23225-2074
 13888277 +Michael Wayne Investments, 6401 E. Virginia Beach Blvd., Norfolk, VA 23502-3009
 13812441 +RICHMOND CITY UTILITIES, 900 E BROAD ST RM115, RICHMOND, VA 23219-1907
 13812447 #+THE LOAN STORE, 7310 STAPLES MILLS RD, RICHMOND, VA 23228-4122

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 13812437 +EDI: QLLTAVENNER.COM Jul 14 2017 01:38:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 13812446 +EDI: CAPITALONE.COM Jul 14 2017 01:38:00 CAPITAL ONE, P.O BOX 71083,
 CHARLOTTE, NC 28272-1083
 13812439 +EDI: HCA2.COM Jul 14 2017 01:38:00 CHIPPENHAM HOSPITAL, 7101 Jahnke Rd,
 RICHMOND, VA 23225-4044
 13812438 +EDI: RCSFNBMARIN.COM Jul 14 2017 01:38:00 CREDIT ONE BANK, P.O BOX 98873,
 LAS VEGAS, NV 89193-8873
 13812442 +EDI: AMINFOFP.COM Jul 14 2017 01:38:00 FIRST PREMIER BANK, P.O BOX 5524,
 SIOUX FALLS, SD 57117-5524
 +Fax: 614-760-4092 Jul 14 2017 02:30:31 FIRST VIRGINIA, 4503 W BROAD ST,
 RICHMOND, VA 23230-3203

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com

TOTAL: 1